

**Information to identify the case:**

Debtor 1	<b>Matthew J. Benjamin</b>	Social Security number or ITIN	xxx-xx-1126
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>18-23341-MBK</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Matthew J. Benjamin

11/5/21

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Matthew J. Benjamin  
Debtor

Case No. 18-23341-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Nov 05, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2021:

Recip ID	Recipient Name and Address
db	+ Matthew J. Benjamin, 309 Wissahickon Trail, Browns Mills, NJ 08015-6109
cr	+ Cenlar FSB as servicer for CitiMortgage, Inc., Stern Lavinthal and Frankenberg LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
cr	+ Mercedes-Benz Financial Services USA LLC, P.O. Box 961245, Ft. Worth, TX 76161-0244
517712030	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517743266	CitiMortgage, Inc., 425 Phillips Blvd., Ewing, NJ 08618-1430
517687359	+ Greensky, LLC, POB 71215, Charlotte, NC 28272-1215
517638189	Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
517626050	+ SST/Best Egg, Attn: Bankruptcy, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
517626051	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 266, Trenton, NJ 08695
517963291	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
517626054	+ Synovusbk/greensky, 1797 N East Expy Ne, Brookhaven, GA 30329-7803
517664767	+ TD Auto Finance, LLC, Richard Tracy, III, Esq., 30 Montgomery St., Ste. 1205, Jersey City, NJ 07302-3835
517682803	+ TD Bank, N.A., c/o Schiller, Knapp, Lefkowitz, & Hertz, Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
517686675	+ TD Bank, NA, Richard J. Tracy, III, Esq., 30 Montgomery St., Ste. 1205, Jersey City, NJ 07302-3835

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 05 2021 20:24:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 05 2021 20:24:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517626039	+ EDI: BANKAMER.COM	Nov 06 2021 00:13:00	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
517626040	+ EDI: CAPITALONE.COM	Nov 06 2021 00:13:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517724863	EDI: CAPITALONE.COM	Nov 06 2021 00:13:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517626041	+ EDI: LCITDAUTO	Nov 06 2021 00:13:00	Chrysler Financial/TD Auto Finance, Attn: Bankruptcy, Po Box 9223, Farmington Hills, MI 48333-9223
517746039	EDI: CITICORP.COM	Nov 06 2021 00:13:00	CitiMortgage, Inc., P.O. Box 6030, Sioux Falls, SD 57117-6030
517626042	+ EDI: CITICORP.COM	Nov 06 2021 00:13:00	Citimortgage, Citimortgage Corp, 1000 Technology Dr, O'Fallen, MO 63368-2240
517626043	+ EDI: WFNNB.COM	Nov 06 2021 00:13:00	Comenitycapital/boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517626044	EDI: WFNNB.COM		

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		Nov 06 2021 00:13:00	Comenitycapital/lxvisa, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
517626045	Email/PDF: DellBKNotifications@resurgent.com	Nov 05 2021 20:35:26	Dell Financial Services LLC, Attn: President/CEO, Po Box 81577, Austin, TX 78708
517650072	EDI: IRS.COM	Nov 06 2021 00:13:00	IRS, POB 7346, Philadelphia, PA 19101-7346
517850209	Email/PDF: resurgentbknotifications@resurgent.com	Nov 05 2021 20:35:26	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517850210	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 05 2021 20:35:26	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
517626047	+ EDI: DAIMLER.COM	Nov 06 2021 00:13:00	Mercedes-Benz Financial Services, Po Box 685, Roanoke, TX 76262-0685
517732593	+ EDI: AISMIDFIRST	Nov 06 2021 00:13:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
517626048	+ EDI: AISMIDFIRST	Nov 06 2021 00:13:00	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
517734467	EDI: PRA.COM	Nov 06 2021 00:13:00	Portfolio Recovery Associates, LLC, c/o Marvin Companies, POB 41067, Norfolk VA 23541
517626049	+ Email/Text: bankruptcy@prosper.com	Nov 05 2021 20:24:00	Prosper Marketplace Inc, Po Box 396081, San Francisco, CA 94139-6081
517710365	+ Email/Text: bncmail@w-legal.com	Nov 05 2021 20:24:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517731439	EDI: Q3G.COM	Nov 06 2021 00:13:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517626052	+ EDI: RMSC.COM	Nov 06 2021 00:13:00	Synch/marvin Windows, Po Box 965060, Orlando, FL 32896-5060
517629204	+ EDI: RMSC.COM	Nov 06 2021 00:13:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517626053	+ EDI: RMSC.COM	Nov 06 2021 00:13:00	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517659510	+ EDI: LCITDAUTO	Nov 06 2021 00:13:00	TD Auto Finance LLC, c/o Schiller, Knapp, Lefkowitz, & Hertz, Trustee Payment Dept., PO Box 16041, Lewiston, ME 04243-9523
517626055	EDI: TDBANKNORTH.COM	Nov 06 2021 00:13:00	TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243
517742889	EDI: ECAST.COM	Nov 06 2021 00:13:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517693751	*P++	DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577, address filed with court:, Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
517626046	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Bankruptcy Department, 600 Arch Street, Room 5200, Philadelphia, PA 19106

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

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**NOTICE CERTIFICATION**

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 07, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2021 at the address(es) listed below:**

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Georgette Miller	on behalf of Debtor Matthew J. Benjamin csmith@margolisedelstein.com;GNonnenberg@margolisedelstein.com;mcon1@margolisedelstein.com;Miller.GeorgetteR50524@notify.bestcase.com
John R. Morton, Jr.	on behalf of Creditor Mercedes-Benz Financial Services USA LLC ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Kevin Gordon McDonald	on behalf of Creditor MIDFIRST BANK kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Maria Cozzini	on behalf of Creditor Cenlar FSB as servicer for CitiMortgage Inc. mcozzini@sternlav.com
Richard James Tracy, III	on behalf of Creditor TD Auto Finance LLC richard.tracy.iii@gmail.com tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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